

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Kim Lindsay
DebtorCase No. 16-12863-elf
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa
Form ID: 309APage 1 of 2
Total Noticed: 24

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2019.

db
13748691 +Kim Lindsay, 1432 North 60th Street, Philadelphia, PA 19151-4203
++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
(address filed with court: Navient Solutions Inc. on behalf of USA Funds,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)

13746746 +Equity Trust Company, Custodian FBO Account, Equity Trust Company, PO Box 16354,
Rochester, NY 14616-0354

13720164 +Howard S. Klein, Esquire, P.O. Box 431, Bala Cynwyd, PA 19004-0431

13720165 +KML LAW GROUP, P.C., Mellon Independence Center, 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541

14125531 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty

E-mail/Text: ecf@schollashodian.com Sep 19 2019 03:09:31 ROGER V. ASHODIAN,
Regional Bankruptcy Center of SE PA, 101 West Chester Pike, Ste. 1A,
Havertown, PA 19083

tr +EDI: QLEFELDMAN.COM Sep 19 2019 06:53:00 LYNN E. FELDMAN, Feldman Law Offices PC,
221 N. Cedar Crest Blvd., Allentown, PA 18104-4603

smg E-mail/Text: megan.harper@phila.gov Sep 19 2019 03:10:25 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2019 03:09:52
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 19 2019 03:10:22 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 19 2019 03:10:11 United States Trustee,
Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908

13799023 E-mail/Text: megan.harper@phila.gov Sep 19 2019 03:10:25 City of Philadelphia,
Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
Philadelphia, PA 19102-1595

13720162 E-mail/Text: megan.harper@phila.gov Sep 19 2019 03:10:25 City of Philadelphia,
Law Department - Tax Unit, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595

13720163 +E-mail/Text: ELDABBASM@FREEDOMCU.ORG Sep 19 2019 03:09:42 Freedom Credit Union,
CenterPointe Office Center, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862

13720166 EDI: NAVIENTFKASMSERV.COM Sep 19 2019 06:53:00 Navient, P.O. Box 9500,
Wilkes Barre, PA 18773-9500

13720167 +E-mail/Text: bankruptcygroup@peco-energy.com Sep 19 2019 03:09:46 PECO,
2301 Market Street, S4-1, Philadelphia, PA 19103-1380

13743847 +E-mail/Text: bankruptcygroup@peco-energy.com Sep 19 2019 03:09:46 PECO Energy Company,
Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380

13720168 +E-mail/Text: blegal@phfa.org Sep 19 2019 03:10:12 Pennsylvania Housing Finance Agency,
211 N. Front Street, Harrisburg, PA 17101-1406

13720169 +EDI: CCS.COM Sep 19 2019 06:53:00 Progressive Insurance, 725 Canton Street,
Norwood, MA 02062-2679

13720170 +EDI: DRIV.COM Sep 19 2019 06:53:00 Santander Consumer USA, P.O. Box 961245,
Fort Worth, TX 76161-0244

13727617 +EDI: DRIV.COM Sep 19 2019 06:53:00 Santander Consumer USA Inc., P.O. Box 560284,
Dallas, TX 75356-0284

13791417 +E-mail/Text: blegal@phfa.org Sep 19 2019 03:10:13
US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSY, PHFA Loan Servicing Division,
211 North Front Street, Harrisburg, PA 17101-1466

14125531 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Sep 19 2019 03:09:37
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

13720171 E-mail/Text: megan.harper@phila.gov Sep 19 2019 03:10:25 Water Revenue Bureau,
1401 John F. Kennedy Boulevard, Philadelphia, PA 19102-1663

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0313-2

User: Lisa
Form ID: 309A

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KEVIN G. MCDONALD on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
LEON P. HALLER on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
MATTEO SAMUEL WEINER on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
ROBERT MITCHELL MORRIS on behalf of Creditor Freedom Credit Union mail@morrisadelman.com
ROGER V. ASHODIAN on behalf of Debtor Kim Lindsay ecf@schollashodian.com
THOMAS I. PULEO on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	Kim Lindsay	Social Security number or ITIN	xxx-xx-2485
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 4/22/16
Case number:	16-12863-elf	Date case converted to chapter	7 9/11/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kim Lindsay	
2. All other names used in the last 8 years		
3. Address	1432 North 60th Street Philadelphia, PA 19151	
4. Debtor's attorney Name and address	ROGER V. ASHODIAN Regional Bankruptcy Center of SE PA 101 West Chester Pike Ste. 1A Havertown, PA 19083	Contact phone 610-446-6800 Email: ecf@schollashodian.com
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M. Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 9/18/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 11, 2019 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 900 Market Street, Suite 304A, Philadelphia, PA 19107
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 12/10/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	